

## Federal Financial Institutions Examination Council

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### Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

Institution Name	<b>DISCOVER BANK</b>
City	<b>GREENWOOD</b>
State	<b>DE</b>
Zip Code	<b>19950</b>
Call Report Quarter End Date	<b>9/30/2015</b>
Report Type	<b>041</b>
RSSD-ID	<b>30810</b>
FDIC Certificate Number	<b>5649</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>31100649</b>
Last updated on	<b>10/30/2015</b>

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20150930</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>5649</b>	2.
3. Legal title of bank.....	RSSD9017	<b>Discover Bank</b>	3.
4. City.....	RSSD9130	<b>New Castle</b>	4.
5. State abbreviation.....	RSSD9200	<b>DE</b>	5.
6. Zip code.....	RSSD9220	<b>19720</b>	6.

## Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

1. Name.....	TEXTC442	<b>CONF</b>	4.b.1.
2. Title.....	TEXTC443	<b>CONF</b>	4.b.2.
3. E-mail Address.....	TEXTC444	<b>CONF</b>	4.b.3.
4. Telephone.....	TEXTC445	<b>CONF</b>	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	<b>CONF</b>	4.c.1.
2. Title.....	TEXTC871	<b>CONF</b>	4.c.2.
3. E-mail Address.....	TEXTC872	<b>CONF</b>	4.c.3.
4. Telephone.....	TEXTC873	<b>CONF</b>	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	<b>CONF</b>	4.d.1.
2. Title.....	TEXTC876	<b>CONF</b>	4.d.2.
3. E-mail Address.....	TEXTC877	<b>CONF</b>	4.d.3.
4. Telephone.....	TEXTC878	<b>CONF</b>	4.d.4.

### Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

Dollar amounts in thousands

1. Comments?.....	RCON6979	<b>No</b>	1.
2. Bank Management Statement.....	TEXT6980		2.

### Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	<b>6,177</b>	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	<b>0</b>	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	<b>13,271</b>	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	<b>5,078,850</b>	1.a.3.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	<b>916,915</b>	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056	<b>0</b>	1.a.4.
5. All other loans.....	RIAD4058	<b>1,182</b>	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	<b>6,016,395</b>	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	<b>0</b>	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	<b>18,984</b>	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	<b>14,514</b>	1.d.1.
2. Mortgage-backed securities.....	RIADB489	<b>21,623</b>	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	<b>544</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069	<b>0</b>	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	<b>0</b>	1.f.
g. Other interest income.....	RIAD4518	<b>37</b>	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	<b>6,072,097</b>	1.h.

Dollar amounts in thousands

2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	<b>149</b>	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	<b>136,061</b>	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	<b>64,639</b>	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	<b>239,049</b>	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	<b>1</b>	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	<b>337,550</b>	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	<b>50,535</b>	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	<b>827,984</b>	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	<b>5,244,113</b>	3.
4. Provision for loan and lease losses.....	RIAD4230	<b>1,026,510</b>	4.
5. Noninterest income:			5.
a. Income from fiduciary activities .....	RIAD4070	<b>0</b>	5.a.
b. Service charges on deposit accounts.....	RIAD4080	<b>1,947</b>	5.b.
c. Trading revenue.....	RIADA220	<b>0</b>	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	<b>0</b>	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	<b>0</b>	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	<b>0</b>	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	<b>0</b>	5.d.4.
5. Income from other insurance activities.....	RIADC387	<b>51,662</b>	5.d.5.
e. Venture capital revenue.....	RIADB491	<b>0</b>	5.e.
f. Net servicing fees.....	RIADB492	<b>0</b>	5.f.
g. Net securitization income.....	RIADB493	<b>0</b>	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	<b>0</b>	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	<b>-43</b>	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	<b>11</b>	5.k.
l. Other noninterest income.....	RIADB497	<b>752,623</b>	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	<b>806,200</b>	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	<b>0</b>	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	<b>8,100</b>	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	<b>614,219</b>	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	<b>35,964</b>	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	<b>0</b>	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	<b>172</b>	7.c.2.
d. Other noninterest expense.....	RIAD4092	<b>1,629,333</b>	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	<b>2,279,688</b>	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIAD4301	<b>2,752,215</b>	8.
9. Applicable income taxes (on item 8).....	RIAD4302	<b>998,327</b>	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	<b>1,753,888</b>	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	<b>0</b>	11.

Dollar amounts in thousands

12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	<b>1,753,888</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	<b>0</b>	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	<b>1,753,888</b>	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	<b>0</b>	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	<b>0</b>	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	<b>0</b>	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	<b>314</b>	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>10737</b>	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	<b>0</b>	M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions).....	RIAD9106	<b>0</b>	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures.....	RIAD8757	<b>NR</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>NR</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>NR</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>NR</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>NR</b>	M.8.e.
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	RIADK090	<b>NR</b>	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	<b>NR</b>	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>0</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>0</b>	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	<b>0</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIADF228	<b>NR</b>	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	<b>NR</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>NR</b>	M.13a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>NR</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>NR</b>	M.13b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	<b>0</b>	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	<b>0</b>	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	<b>0</b>	M.14.c.

Dollar amounts in thousands

15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	<b>616</b>	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	<b>1,000</b>	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	<b>0</b>	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	<b>331</b>	M.15.d.

## Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>9,493,089</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>9,493,089</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>1,753,888</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>0</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>1,280,000</b>	9.
10. Other comprehensive income.....	RIADB511	<b>-41,401</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above).....	RIAD4415	<b>0</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	<b>9,925,576</b>	12.

## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	<b>0</b>	RIADC892	<b>0</b>	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	<b>0</b>	RIADC894	<b>0</b>	1.a.2.
b. Secured by farmland.....	RIAD3584	<b>0</b>	RIAD3585	<b>0</b>	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	<b>0</b>	RIAD5412	<b>0</b>	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	<b>213</b>	RIADC217	<b>1</b>	1.c.2.a.
b. Secured by junior liens.....	RIADC235	<b>290</b>	RIADC218	<b>0</b>	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	<b>0</b>	RIAD3589	<b>0</b>	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	0		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	RIADC898	0		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	RIAD4482	0		2.
3. Not applicable						3.
4. Commercial and industrial loans.....	RIAD4638	3,570	RIAD4608	1,320		4.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	1,241,164	RIADB515	332,808		5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	137,386	RIADK206	17,789		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	0	RIAD4628	0		7.
8. Lease financing receivables.....	RIAD4266	0	RIAD4267	0		8.
9. Total (sum of items 1 through 8).....	RIAD4635	1,382,623	RIAD4605	351,918		9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0		M.1.
2. Not available						M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0		M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	0	RIAD4664	0		M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	0	RIAD4618	0		M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	0	RIADF187	0		M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	0	RIAD4665	0		M.3.

### Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	313,845			M.4.
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### Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	1,729,501			1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	351,918			2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	1,382,623			3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0			4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	1,026,510			5.
6. Adjustments (see instructions for this schedule).....	RIADC233	0			6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	RIAD3123	1,725,306			7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435	0			M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	0			M.2.

Dollar amounts in thousands

3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	<b>149,264</b>	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....	RIADC781	<b>28,387</b>	M.4.



### Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar amounts in thousands						
1. Real estate loans:						
a. Construction loans.....	RCONM708	RCONM709	RCONM710	RCONM711	RCONM712	RCONM713
	0	0	0	0	0	0
b. Commercial real estate loans.....	RCONM714	RCONM715	RCONM716	RCONM717	RCONM719	RCONM720
	0	0	0	0	0	0
c. Residential real estate loans.....	RCONM721	RCONM722	RCONM723	RCONM724	RCONM725	RCONM726
	1,217	12	164,761	957	0	0
2. Commercial loans.....	RCONM727	RCONM728	RCONM729	RCONM730	RCONM731	RCONM732
	0	0	212,176	3,017	0	0
3. Credit cards.....	RCONM733	RCONM734	RCONM735	RCONM736	RCONM737	RCONM738
	1,008,136	156,612	54,471,999	1,299,544	0	0
4. Other consumer loans.....	RCONM739	RCONM740	RCONM741	RCONM742	RCONM743	RCONM744
	107,751	18,693	10,837,367	218,084	3,249,179	28,387
5. Unallocated, if any.....				RCONM745		
				0		
6. Total (for each column, sum of items 1.a through 5).....	RCONM746	RCONM747	RCONM748	RCONM749	RCONM750	RCONM751
	1,117,104	175,317	65,686,303	1,521,602	3,249,179	28,387

## Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	553,147	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4461	<b>Net credit card fee income</b>	1.i.1.
2. Amount of component.....	RIAD4461	203,782	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4462	<b>Click here for value</b>	1.j.1.
2. Amount of component.....	RIAD4462	28,564	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4463	<b>Click here for value</b>	1.k.1.
2. Amount of component.....	RIAD4463	-37,374	1.k.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	0	2.a.
b. Advertising and marketing expenses.....	RIAD0497	488,314	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	61,939	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	<b>Click here for value</b>	2.l.1.
2. Amount of component.....	RIAD4464	585,848	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	<b>Outsourced Services</b>	2.m.1.
2. Amount of component.....	RIAD4467	97,724	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	<b>Collection fees</b>	2.n.1.
2. Amount of component.....	RIAD4468	82,281	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.

Dollar amounts in thousands

1. Describe component.....	TEXT4469		3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487		3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526		4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527		4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498		5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499		5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521		6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522		6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769		7.b.

(TEXT4462) Servicing fees received from affiliates

(TEXT4463) Losses on noncontrolling investments

(TEXT4464) Servicing fees paid to affiliates

## Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCON0081	<b>694,427</b>	1.a.
b. Interest-bearing balances.....	RCON0071	<b>9,341,700</b>	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	<b>123,299</b>	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	<b>3,277,909</b>	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	<b>0</b>	3.a.
b. Securities purchased under agreements to resell.....	RCONB989	<b>0</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCON5369	<b>0</b>	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	<b>70,052,586</b>	4.b.
c. LESS: Allowance for loan and lease losses.....	RCON3123	<b>1,725,306</b>	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCONB529	<b>68,327,280</b>	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	<b>0</b>	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	<b>337,073</b>	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	<b>60</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	<b>0</b>	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	<b>294,329</b>	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	<b>0</b>	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	<b>7,107</b>	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	<b>1,881,430</b>	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	<b>84,284,614</b>	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	<b>48,679,751</b>	13.a.
1. Noninterest-bearing.....	RCON6631	<b>389,902</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>48,289,849</b>	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	<b>0</b>	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	<b>0</b>	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	<b>0</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	<b>21,032,683</b>	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	<b>1,198,214</b>	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	<b>3,448,390</b>	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	<b>74,359,038</b>	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	<b>0</b>	23.
24. Common stock.....	RCON3230	<b>35</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	<b>4,588,450</b>	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	<b>5,363,016</b>	26.a.
b. Accumulated other comprehensive income.....	RCONB530	<b>-25,925</b>	26.b.
c. Other equity capital components.....	RCONA130	<b>0</b>	26.c.
27. Not available			27.

Dollar amounts in thousands

a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	<b>9,925,576</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	<b>0</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	<b>9,925,576</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	<b>84,284,614</b>	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014.....	RCON6724	<b>NR</b>	M.1.
2. Bank's fiscal year-end date.....	RCON8678	<b>NR</b>	M.2.

## Schedule RC-A - Cash and Balances Due From Depository Institutions

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	<b>319,716</b>	1.a.
b. Currency and coin.....	RCON0080	<b>418</b>	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	<b>50,290</b>	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	<b>408,523</b>	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	<b>19,851</b>	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	<b>0</b>	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	<b>9,237,329</b>	4.
5. Total.....	RCON0010	<b>10,036,127</b>	5.

## Schedule RC-B - Securities

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
Dollar amounts in thousands					
1. U.S. Treasury securities.....	RCON0211	RCON0213	RCON1286	RCON1287	1.
	0	0	1,277,247	1,281,310	
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
a. Issued by U.S. Government agencies.....	RCON1289	RCON1290	RCON1291	RCON1293	2.a.
	0	0	0	0	
b. Issued by U.S. Government-sponsored agencies.....	RCON1294	RCON1295	RCON1297	RCON1298	2.b.
	0	0	617,964	622,358	
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	RCON8497	RCON8498	RCON8499	3.
	7,058	7,027	0	0	
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCONG300	RCONG301	RCONG302	RCONG303	4.a.1.
	73,000	73,475	282,303	284,351	
2. Issued by FNMA and FHLMC.....	RCONG304	RCONG305	RCONG306	RCONG307	4.a.2.
	43,241	44,627	975,042	989,244	
3. Other pass-through securities.....	RCONG308	RCONG309	RCONG310	RCONG311	4.a.3.
	0	0	0	0	
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG312	RCONG313	RCONG314	RCONG315	4.b.1.
	0	0	0	0	
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG316	RCONG317	RCONG318	RCONG319	4.b.2.
	0	0	0	0	
3. All other residential MBS.....	RCONG320	RCONG321	RCONG322	RCONG323	4.b.3.
	0	0	0	0	
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	RCONK143	RCONK144	RCONK145	4.c.1.a.
	0	0	0	0	

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
Dollar amounts in thousands					
	RCONK146	RCONK147	RCONK148	RCONK149	
b. Other pass-through securities.....	0	0	0	0	4.c.1.b.
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONK150	RCONK151	RCONK152	RCONK153	
	0	0	0	0	4.c.2.a.
b. All other commercial MBS.....	RCONK154	RCONK155	RCONK156	RCONK157	
	0	0	0	0	4.c.2.b.
5. Asset-backed securities and structured financial products:					5.
a. Asset-backed securities (ABS).....	RCONC026	RCONC988	RCONC989	RCONC027	
	0	0	0	0	5.a.
b. Structured financial products:					5.b.
1. Cash.....	RCONG336	RCONG337	RCONG338	RCONG339	
	0	0	0	0	5.b.1.
2. Synthetic.....	RCONG340	RCONG341	RCONG342	RCONG343	
	0	0	0	0	5.b.2.
3. Hybrid.....	RCONG344	RCONG345	RCONG346	RCONG347	
	0	0	0	0	5.b.3.
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCON1737	RCON1738	RCON1739	RCON1741	
	0	0	0	0	6.a.
b. Other foreign debt securities.....	RCON1742	RCON1743	RCON1744	RCON1746	
	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA510	RCONA511	
			100,646	100,646	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCON1754	RCON1771	RCON1772	RCON1773	
	123,299	125,129	3,253,202	3,277,909	8.

## Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	<b>102,310</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA549	<b>125,125</b>	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	<b>1,101,803</b>	M.2.a.2.
3. Over one year through three years.....	RCONA551	<b>676,740</b>	M.2.a.3.
4. Over three years through five years.....	RCONA552	<b>0</b>	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	<b>0</b>	M.2.a.5.
6. Over 15 years.....	RCONA554	<b>7,058</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA555	<b>0</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	<b>0</b>	M.2.b.2.
3. Over one year through three years.....	RCONA557	<b>0</b>	M.2.b.3.
4. Over three years through five years.....	RCONA558	<b>0</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	<b>1,273,714</b>	M.2.b.5.
6. Over 15 years.....	RCONA560	<b>116,122</b>	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCONA561	<b>0</b>	M.2.c.1.
2. Over three years.....	RCONA562	<b>0</b>	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	<b>1,226,928</b>	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	<b>0</b>	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	<b>0</b>	M.4.a.
b. Fair value.....	RCON8783	<b>0</b>	M.4.b.



## Schedule RC-B - Securities

Dollar amounts in thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):					
					M.5.
	RCONB838	RCONB839	RCONB840	RCONB841	
a. Credit card receivables.....	0	0	0	0	M.5.a.
	RCONB842	RCONB843	RCONB844	RCONB845	
b. Home equity lines.....	0	0	0	0	M.5.b.
	RCONB846	RCONB847	RCONB848	RCONB849	
c. Automobile loans.....	0	0	0	0	M.5.c.
	RCONB850	RCONB851	RCONB852	RCONB853	
d. Other consumer loans.....	0	0	0	0	M.5.d.
	RCONB854	RCONB855	RCONB856	RCONB857	
e. Commercial and industrial loans.....	0	0	0	0	M.5.e.
	RCONB858	RCONB859	RCONB860	RCONB861	
f. Other.....	0	0	0	0	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):					
					M.6.
	RCONG348	RCONG349	RCONG350	RCONG351	
a. Trust preferred securities issued by financial institutions.....	0	0	0	0	M.6.a.
	RCONG352	RCONG353	RCONG354	RCONG355	
b. Trust preferred securities issued by real estate investment trusts.....	0	0	0	0	M.6.b.
	RCONG356	RCONG357	RCONG358	RCONG359	
c. Corporate and similar loans.....	0	0	0	0	M.6.c.
	RCONG360	RCONG361	RCONG362	RCONG363	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	0	0	0	0	M.6.d.
	RCONG364	RCONG365	RCONG366	RCONG367	
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	0	0	0	0	M.6.e.
	RCONG368	RCONG369	RCONG370	RCONG371	
f. Diversified (mixed) pools of structured financial products.....	0	0	0	0	M.6.f.
	RCONG372	RCONG373	RCONG374	RCONG375	
g. Other collateral or reference assets.....	0	0	0	0	M.6.g.

## Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....			RCONF158	0	1.a.1.
2. Other construction loans and all land development and other land loans.....			RCONF159	0	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....			RCON1420	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCON1797	3,979	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	32,318	1.c.2.a.
b. Secured by junior liens.....			RCON5368	129,681	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....			RCON1460	0	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....			RCONF160	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....			RCONF161	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....			RCON1288	0	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532	0			2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	0			2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	0			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	0			2.c.1.
2. To other banks in foreign countries.....	RCONB537	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	0	3.
4. Commercial and industrial loans.....			RCON1766	172,245	4.
a. To U.S. addressees (domicile).....	RCON1763	172,245			4.a.
b. To non-U.S. addressees (domicile).....	RCON1764	0			4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....			RCONB538	55,480,135	6.a.
b. Other revolving credit plans.....			RCONB539	0	6.b.
c. Automobile loans.....			RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....			RCONK207	14,194,297	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:					9.
a. Loans to nondepository financial institutions.....			RCONJ454	39,001	9.a.
b. Other loans.....			RCONJ464	930	9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....	RCON1545	0			9.b.1.
2. All other loans (exclude consumer loans).....	RCONJ451	930			9.b.2.

		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
Dollar amounts in thousands					
10. Lease financing receivables (net of unearned income).....			RCON2165		0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	0			
b. All other leases.....	RCONF163	0			
11. LESS: Any unearned income on loans reflected in items 1-9 above...			RCON2123		0
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			RCON2122		70,052,586

## Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):						M.1.
a. Construction, land development, and other land loans:						M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0				M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	0				M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	RCONF576	589				M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0				M.1.c.
d. Secured by nonfarm nonresidential properties:						M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	0				M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	0				M.1.d.2.
e. Commercial and industrial loans.....	RCONK256	0				M.1.e.
1. To U.S. addressees (domicile).....	RCONK163	0				M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCONK164	0				M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	1,001,636				M.1.f.
1. Loans secured by farmland.....	RCONK166	0				M.1.f.1.
2. Loans to depository institutions and acceptances of other banks.....	RCONK167	0				M.1.f.2.
3. Not applicable						M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:						M.1.f.4.
a. Credit cards.....	RCONK098	914,138				M.1.f.4.a.
b. Automobile loans.....	RCONK203	0				M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK204	0				M.1.f.4.c.
5. Loans to foreign governments and official institutions.....	RCONK212	0				M.1.f.5.
6. Other loans.....	RCONK267	0				M.1.f.6.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above.....	RCONK168	0				M.1.f.6.a.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:						M.2.a.
1. Three months or less.....	RCONA564	0				M.2.a.1.
2. Over three months through 12 months.....	RCONA565	0				M.2.a.2.
3. Over one year through three years.....	RCONA566	0				M.2.a.3.
4. Over three years through five years.....	RCONA567	0				M.2.a.4.
5. Over five years through 15 years.....	RCONA568	30,579				M.2.a.5.
6. Over 15 years.....	RCONA569	842				M.2.a.6.

Dollar amounts in thousands

b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA570	<b>47,902,862</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	<b>6,677,440</b>	M.2.b.2.
3. Over one year through three years.....	RCONA572	<b>9,333,847</b>	M.2.b.3.
4. Over three years through five years.....	RCONA573	<b>3,054,383</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	<b>1,419,547</b>	M.2.b.5.
6. Over 15 years.....	RCONA575	<b>1,437,464</b>	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	<b>110,571</b>	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column B.....	RCON2746	<b>0</b>	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	<b>0</b>	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	RCONB837	<b>0</b>	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391	<b>3,512,365</b>	M.6.
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance.....	RCONC779	<b>3,473,830</b>	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780	<b>3,249,179</b>	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	<b>0</b>	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	<b>NR</b>	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above..	RCONF232	<b>NR</b>	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	<b>495</b>	M.9.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			M.10.
a. Loans secured by real estate:			M.10.a.
1. Construction, land development, and other land loans.....	RCONF578	<b>NR</b>	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF579	<b>NR</b>	M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF580	<b>NR</b>	M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.3b.
1. Secured by first liens.....	RCONF581	<b>NR</b>	M.10.a.3b.1.
2. Secured by junior liens.....	RCONF582	<b>NR</b>	M.10.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF583	<b>NR</b>	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF584	<b>NR</b>	M.10.a.5.
b. Commercial and industrial loans.....	RCONF585	<b>NR</b>	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards.....	RCONF586	<b>NR</b>	M.10.c.1.
2. Other revolving credit plans.....	RCONF587	<b>NR</b>	M.10.c.2.
3. Automobile loans.....	RCONK196	<b>NR</b>	M.10.c.3.

Dollar amounts in thousands

4. Other consumer loans.....	RCONK208	NR	M.10.c.4.
d. Other loans.....	RCONF589	NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate:			M.11.a.
1. Construction, and land development, and other land loans.....	RCONF590	NR	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF591	NR	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF592	NR	M.11.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.3b.
1. Secured by first liens.....	RCONF593	NR	M.11.a.3b.1.
2. Secured by junior liens.....	RCONF594	NR	M.11.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF595	NR	M.11.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF596	NR	M.11.a.5.
b. Commercial and industrial loans.....	RCONF597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards.....	RCONF598	NR	M.11.c.1.
2. Other revolving credit plans.....	RCONF599	NR	M.11.c.2.
3. Automobile loans.....	RCONK195	NR	M.11.c.3.
4. Other consumer loans.....	RCONK209	NR	M.11.c.4.
d. Other loans.....	RCONF601	NR	M.11.d.

### Schedule RC-C Part I - Loans and Leases

	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
Dollar amounts in thousands				
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:				M.12.
a. Loans secured by real estate.....	RCONG091	RCONG092	RCONG093	M.12.a.
	0	0	0	M.12.a.
b. Commercial and industrial loans.....	RCONG094	RCONG095	RCONG096	M.12.b.
	0	0	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	RCONG097	RCONG098	RCONG099	M.12.c.
	0	0	0	M.12.c.
d. All other loans and all leases.....	RCONG100	RCONG101	RCONG102	M.12.d.
	0	0	0	M.12.d.

### Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				M.13.
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376		NR	M.13.a.

Dollar amounts in thousands

b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIADG377	NR	M.13.b.
14. Pledged loans and leases.....	RCONG378	60,226,192	M.14.
15. Reverse mortgages:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	NR	M.15a.1.
2. Proprietary reverse mortgages.....	RCONJ467	NR	M.15a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	NR	M.15b.1.
2. Proprietary reverse mortgages.....	RCONJ469	NR	M.15b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	NR	M.15c.1.
2. Proprietary reverse mortgages.....	RCONJ471	NR	M.15c.2.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	Yes	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	RCON5562	0	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.....	RCON5563	90309	2.b.

### Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	NR	RCON5565	NR	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	NR	RCON5567	NR	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	NR	RCON5569	NR	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	NR	RCON5571	NR	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	NR	RCON5573	NR	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	NR	RCON5575	NR	4.c.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, have original amounts of \$100,000 or less.....	RCON6860	No	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	RCON5577	NR	6.b.

## Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, part I, item 1.b:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	NR	RCON5579	NR	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	NR	RCON5581	NR	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	NR	RCON5583	NR	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	NR	RCON5585	NR	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	NR	RCON5587	NR	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	NR	RCON5589	NR	8.c.

## Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

1. U.S. Treasury securities.....	RCON3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	NR	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCONG380	NR	4.b.
c. All other residential MBS.....	RCONG381	NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONK197	NR	4.d.
e. All other commercial MBS.....	RCONK198	NR	4.e.
5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash.....	RCONG383	NR	5.a.1.
2. Synthetic.....	RCONG384	NR	5.a.2.
3. Hybrid.....	RCONG385	NR	5.a.3.
b. All other debt securities.....	RCONG386	NR	5.b.
6. Loans:			6.

Dollar amounts in thousands

a. Loans secured by real estate:			6.a.
1. Construction, land development, and other land loans.....	RCONF604	NR	6.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF605	NR	6.a.2.
3. Secured by 1-4 family residential properties:			6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF606	NR	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			6.a.3.b.
1. Secured by first liens.....	RCONF607	NR	6.a.3.b.1.
2. Secured by junior liens.....	RCONF611	NR	6.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF612	NR	6.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF613	NR	6.a.5.
b. Commercial and industrial loans.....	RCONF614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			6.c.
1. Credit cards.....	RCONF615	NR	6.c.1.
2. Other revolving credit plans.....	RCONF616	NR	6.c.2.
3. Automobile loans.....	RCONK199	NR	6.c.3.
4. Other consumer loans.....	RCONK210	NR	6.c.4.
d. Other loans.....	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCON3543	0	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions .....	RCON3546	NR	13.a.
b. Other trading liabilities.....	RCONF624	NR	13.b.
14. Derivatives with a negative fair value.....	RCON3547	0	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	RCON3548	0	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans.....	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF626	NR	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF627	NR	M.1.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3.b.
1. Secured by first liens.....	RCONF628	NR	M.1.a.3.b.1.
2. Secured by junior liens.....	RCONF629	NR	M.1.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans.....	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.1.c.
1. Credit cards.....	RCONF633	NR	M.1.c.1.
2. Other revolving credit plans.....	RCONF634	NR	M.1.c.2.
3. Automobile loans.....	RCONK200	NR	M.1.c.3.
4. Other consumer loans.....	RCONK211	NR	M.1.c.4.
d. Other loans.....	RCONF636	NR	M.1.d.



Dollar amounts in thousands

2. Loans measured at fair value that are past due 90 days or more:			M.2.
a. Fair value.....	RCONF639	NR	M.2.a.
b. Unpaid principal balance.....	RCONF640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			M.3.
a. Trust preferred securities issued by financial institutions.....	RCONG299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCONG332	NR	M.3.b.
c. Corporate and similar loans.....	RCONG333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCONG651	NR	M.3.f.
g. Other collateral or reference assets.....	RCONG652	NR	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities.....	RCONG387	NR	M.4.a.
b. Pledged loans.....	RCONG388	NR	M.4.b.
5. Asset-backed securities:			M.5.
a. Credit card receivables.....	RCONF643	NR	M.5.a.
b. Home equity lines.....	RCONF644	NR	M.5.b.
c. Automobile loans.....	RCONF645	NR	M.5.c.
d. Other consumer loans.....	RCONF646	NR	M.5.d.
e. Commercial and industrial loans.....	RCONF647	NR	M.5.e.
f. Other.....	RCONF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCONF651	NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values.....	RCONF652	NR	M.7.a.
b. Other.....	RCONF653	NR	M.7.b.
8. Loans pending securitization.....	RCONF654	NR	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655		M.9.a.1.
2. Amount of component.....	RCONF655	NR	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656		M.9.b.1.
2. Amount of component.....	RCONF656	NR	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657		M.9.c.1.
2. Amount of component.....	RCONF657	NR	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658		M.10.a.1.
2. Amount of component.....	RCONF658	NR	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659		M.10.b.1.
2. Amount of component.....	RCONF659	NR	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660		M.10.c.1.
2. Amount of component.....	RCONF660	NR	M.10.c.2.

## Schedule RC-E - Deposit Liabilities

	(Column A) Transaction Accounts Total transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 <b>427,253</b>		RCONB550 <b>48,190,771</b>	1.
2. U.S. Government.....	RCON2202 <b>0</b>		RCON2520 <b>0</b>	2.
3. States and political subdivisions in the U.S.....	RCON2203 <b>99</b>		RCON2530 <b>1,403</b>	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 <b>10,985</b>		RCONB552 <b>49,240</b>	4.
5. Banks in foreign countries.....	RCON2213 <b>0</b>		RCON2236 <b>0</b>	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 <b>0</b>		RCON2377 <b>0</b>	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215 <b>438,337</b>	RCON2210 <b>438,337</b>	RCON2385 <b>48,241,414</b>	7.

## Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands			
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>2,125,569</b>	M.1.
b. Total brokered deposits.....	RCON2365	<b>20,904,600</b>	M.1.a.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.b.
1. Brokered deposits of less than \$100,000.....	RCON2343	<b>18,499,121</b>	M.1.c.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	<b>1,617,901</b>	M.1.c.1.
d. Maturity data for brokered deposits:			M.1.c.2.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	<b>8,431,769</b>	M.1.d.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	<b>1,200,057</b>	M.1.d.1.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>695,665</b>	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	<b>NR</b>	M.1.d.3.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>1,005,345</b>	M.1.e.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.1.f.
a. Savings deposits:			M.2.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>9,232,103</b>	M.2.a.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>13,046,090</b>	M.2.a.1.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>20,692,381</b>	M.2.a.2.

Dollar amounts in thousands

c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>4,227,236</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>1,043,604</b>	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>907,756</b>	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	<b>1,824,279</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	<b>6,384,060</b>	M.3.a.2.
3. Over one year through three years.....	RCONA581	<b>7,819,306</b>	M.3.a.3.
4. Over three years.....	RCONA582	<b>4,664,736</b>	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	<b>8,208,339</b>	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	<b>883,911</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	<b>1,899,166</b>	M.4.a.2.
3. Over one year through three years.....	RCONA586	<b>1,343,775</b>	M.4.a.3.
4. Over three years.....	RCONA587	<b>1,143,988</b>	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK221	<b>2,240,021</b>	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK222	<b>543,056</b>	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	<b>Yes</b>	M.5.
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	<b>267,064</b>	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	<b>0</b>	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	<b>160,189</b>	M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>4,936,522</b>	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>4,295,069</b>	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	<b>13,046,090</b>	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>0</b>	M.7.b.2.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	<b>655,905</b>	1.
2. Net deferred tax assets.....	RCON2148	<b>923,687</b>	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCONA519	<b>0</b>	3.a.
b. Other financial assets.....	RCONA520	<b>0</b>	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	<b>0</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCONK201	<b>0</b>	5.a.
b. Separate account life insurance assets.....	RCONK202	<b>0</b>	5.b.
c. Hybrid account life insurance assets.....	RCONK270	<b>0</b>	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCON2168	<b>301,838</b>	6.
a. Prepaid expenses.....	RCON2166	<b>191,562</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>0</b>	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	<b>0</b>	6.d.
e. FDIC loss-sharing indemnification assets.....	RCONJ448	<b>0</b>	6.e.
f. Not applicable			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3549		6.g.1.
2. Amount of component.....	RCON3549	<b>0</b>	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3550		6.h.1.
2. Amount of component.....	RCON3550	<b>0</b>	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3551		6.i.1.
2. Amount of component.....	RCON3551	<b>0</b>	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160	<b>1,881,430</b>	7.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits.....	RCON3645	<b>60,842</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646	<b>2,155,724</b>	1.b.
2. Net deferred tax liabilities.....	RCON3049	<b>0</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557	<b>0</b>	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCON2938	<b>1,231,824</b>	4.
a. Accounts payable.....	RCON3066	<b>0</b>	4.a.
b. Deferred compensation liabilities.....	RCONC011	<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCON2932	<b>0</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012	<b>0</b>	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552	<b>Merchant Settlement</b>	4.e.1.
2. Amount of component.....	RCON3552	<b>444,327</b>	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553	<b>Investment Payable</b>	4.f.1.

Dollar amounts in thousands

2. Amount of component.....	RCON3553	<b>677,037</b>	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554		4.g.1.
2. Amount of component.....	RCON3554	<b>0</b>	4.g.2.
5. Total.....	RCON2930	<b>3,448,390</b>	5.

## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381	<b>10,283,067</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558	<b>1,226,490</b>	2.
3. Mortgage-backed securities.....	RCONB559	<b>1,404,802</b>	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560	<b>283,922</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365	<b>0</b>	5.
6. Loans:			6.
a. Total loans.....	RCON3360	<b>69,364,833</b>	6.a.
b. Loans secured by real estate:			6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465	<b>159,862</b>	6.b.1.
2. All other loans secured by real estate.....	RCON3466	<b>0</b>	6.b.2.
c. Commercial and industrial loans.....	RCON3387	<b>176,175</b>	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	<b>55,102,355</b>	6.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>13,886,520</b>	6.d.2.
7. Trading assets.....	RCON3401	<b>0</b>	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	<b>0</b>	8.
9. Total assets.....	RCON3368	<b>84,133,430</b>	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>50,026</b>	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>21,832,071</b>	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	<b>5,375,620</b>	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	<b>21,053,934</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	<b>0</b>	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	<b>21,170,905</b>	13.
1. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>0</b>	M.1.

## Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCON3814	<b>1,789</b>	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ477	<b>NR</b>	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ478	<b>NR</b>	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCON3815	<b>179,840,729</b>	1.b.
1. Unused consumer credit card lines.....	RCONJ455	<b>178,777,919</b>	1.b.1.

Dollar amounts in thousands

2. Other unused credit card lines.....	RCONJ456	<b>1,062,810</b>	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	<b>0</b>	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	<b>0</b>	1.c.1.b.
2. Not secured by real estate.....	RCON6550	<b>0</b>	1.c.2.
d. Securities underwriting.....	RCON3817	<b>0</b>	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	<b>0</b>	1.e.1.
2. Loans to financial institutions.....	RCONJ458	<b>11,750</b>	1.e.2.
3. All other unused commitments.....	RCONJ459	<b>463,312</b>	1.e.3.
2. Financial standby letters of credit.....	RCON3819	<b>0</b>	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	<b>0</b>	2.a.
3. Performance standby letters of credit.....	RCON3821	<b>0</b>	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	<b>0</b>	3.a.
4. Commercial and similar letters of credit.....	RCON3411	<b>0</b>	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	<b>0</b>	6.a.
b. Securities borrowed.....	RCON3432	<b>0</b>	6.b.

### Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps.....	RCONC968	<b>0</b>	RCONC969	<b>0</b>	7.a.1.
2. Total return swaps.....	RCONC970	<b>0</b>	RCONC971	<b>0</b>	7.a.2.
3. Credit options.....	RCONC972	<b>0</b>	RCONC973	<b>0</b>	7.a.3.
4. Other credit derivatives.....	RCONC974	<b>0</b>	RCONC975	<b>0</b>	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCONC219	<b>0</b>	RCONC221	<b>0</b>	7.b.1.
2. Gross negative fair value.....	RCONC220	<b>0</b>	RCONC222	<b>0</b>	7.b.2.

### Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands					
c. Notional amounts by regulatory capital treatment:					7.c.
1. Positions covered under the Market Risk Rule:					7.c.1.
a. Sold protection.....	RCONG401	<b>0</b>			7.c.1.a.
b. Purchased protection.....	RCONG402	<b>0</b>			7.c.1.b.
2. All other positions:					7.c.2.
a. Sold protection.....	RCONG403	<b>0</b>			7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCONG404	<b>0</b>			7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCONG405	<b>0</b>			7.c.2.c.

### Schedule RC-L - Derivatives and Off-Balance Sheet Items

	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	
Dollar amounts in thousands				
d. Notional amounts by remaining maturity:				7.d.
1. Sold credit protection:				7.d.1.
a. Investment grade.....	RCONG406	RCONG407	RCONG408	7.d.1.a.
b. Subinvestment grade.....	0	0	0	7.d.1.b.
2. Purchased credit protection:				7.d.2.
a. Investment grade.....	RCONG412	RCONG413	RCONG414	7.d.2.a.
b. Subinvestment grade.....	0	0	0	7.d.2.b.

### Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands			
8. Spot foreign exchange contracts.....	RCON8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON3430	0	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCONC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555		9.d.1.
2. Amount of component.....	RCON3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556		9.e.1.
2. Amount of component.....	RCON3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCON3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCON5591	0	10.
a. Commitments to sell when-issued securities.....	RCON3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592		10.b.1.
2. Amount of component.....	RCON5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593		10.c.1.
2. Amount of component.....	RCON5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594		10.d.1.

Dollar amounts in thousands

2. Amount of component.....	RCON5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595		10.e.1.
2. Amount of component.....	RCON5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	0	11.b.



### Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):					12.
	RCON8693	RCON8694	RCON8695	RCON8696	
a. Futures contracts.....	0	0	0	0	12.a.
	RCON8697	RCON8698	RCON8699	RCON8700	
b. Forward contracts.....	0	0	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCON8701	RCON8702	RCON8703	RCON8704	
1. Written options.....	0	0	0	0	12.c.1.
	RCON8705	RCON8706	RCON8707	RCON8708	
2. Purchased options.....	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCON8709	RCON8710	RCON8711	RCON8712	
1. Written options.....	0	0	0	0	12.d.1.
	RCON8713	RCON8714	RCON8715	RCON8716	
2. Purchased options.....	0	0	0	0	12.d.2.
e. Swaps.....	7,581,151	0	0	0	12.e.
	RCONA126	RCONA127	RCON8723	RCON8724	
13. Total gross notional amount of derivative contracts held for trading.....	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	7,581,151	0	0	0	14.
	RCONA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	4,100,000				14.a.
15. Gross fair values of derivative contracts:					15.
a. Contracts held for trading:					15.a.
	RCON8733	RCON8734	RCON8735	RCON8736	
1. Gross positive fair value.....	0	0	0	0	15.a.1.
	RCON8737	RCON8738	RCON8739	RCON8740	
2. Gross negative fair value.....	0	0	0	0	15.a.2.

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
b. Contracts held for purposes other than trading:					
		RCON8741	RCON8742	RCON8743	RCON8744
1. Gross positive fair value.....		30,257	0	0	0
		RCON8745	RCON8746	RCON8747	RCON8748
2. Gross negative fair value.....		68,957	0	0	0

**Schedule RC-L - Derivatives and Off-Balance Sheet Items**

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties
16. Over-the counter derivatives:						
		RCONG418	RCONG419	RCONG420	RCONG421	RCONG422
a. Net current credit exposure.....		30,257	0	0	0	0
b. Fair value of collateral:						
		RCONG423	RCONG424	RCONG425	RCONG426	RCONG427
1. Cash - U.S. dollar.....		9,290	0	0	0	0
		RCONG428	RCONG429	RCONG430	RCONG431	RCONG432
2. Cash - Other currencies.....		0	0	0	0	0
		RCONG433	RCONG434	RCONG435	RCONG436	RCONG437
3. U.S. Treasury securities.....		577	0	0	0	0
		RCONG438	RCONG439	RCONG440	RCONG441	RCONG442
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....		0	0	0	0	0
		RCONG443	RCONG444	RCONG445	RCONG446	RCONG447
5. Corporate bonds.....		0	0	0	0	0
		RCONG448	RCONG449	RCONG450	RCONG451	RCONG452
6. Equity securities.....		0	0	0	0	0
		RCONG453	RCONG454	RCONG455	RCONG456	RCONG457
7. All other collateral.....		0	0	0	0	0
		RCONG458	RCONG459	RCONG460	RCONG461	RCONG462
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....		9,867	0	0	0	0

## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCON6164	<b>731</b>	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	<b>0</b>	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	<b>0</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	<b>0</b>	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCONB026	<b>0</b>	2.b.
c. All other identifiable intangible assets.....	RCON5507	<b>7,107</b>	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCON0426	<b>7,107</b>	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	<b>0</b>	3.a.
b. Farmland.....	RCON5509	<b>0</b>	3.b.
c. 1-4 family residential properties.....	RCON5510	<b>60</b>	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	<b>0</b>	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	<b>0</b>	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	<b>0</b>	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	RCON2150	<b>60</b>	3.g.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCONF055	<b>0</b>	5.a.1.a.
b. Over one year through three years.....	RCONF056	<b>0</b>	5.a.1.b.
c. Over three years through five years.....	RCONF057	<b>0</b>	5.a.1.c.
d. Over five years.....	RCONF058	<b>0</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	<b>0</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	<b>0</b>	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCONF060	<b>8,832,591</b>	5.b.1.a.
b. Over one year through three years.....	RCONF061	<b>4,799,304</b>	5.b.1.b.
c. Over three years through five years.....	RCONF062	<b>6,006,619</b>	5.b.1.c.
d. Over five years.....	RCONF063	<b>1,394,169</b>	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCONB571	<b>2,066,448</b>	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	<b>21,032,683</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	<b>No</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	<b>0</b>	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	<b>Click here for value</b>	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.

Dollar amounts in thousands

1. URL 1.....	TE01N528	<a href="#">Click here for value</a>	8.b.1.
2. URL 2.....	TE02N528	<a href="#">Click here for value</a>	8.b.2.
3. URL 3.....	TE03N528	<a href="#">Click here for value</a>	8.b.3.
4. URL 4.....	TE04N528	<a href="#">Click here for value</a>	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCON4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	15,865,137	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13a1a.1.
2. Other construction loans and all land development and other land loans....	RCONK170	0	13a1a.2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13a1c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13a1c.2.
a. Secured by first liens.....	RCONK173	0	13a1c2a.
b. Secured by junior liens.....	RCONK174	0	13a1c2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13a1e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13a1e.2.
2. Not applicable			13.a.2.
3. Commercial and industrial loans.....	RCONK179	0	13.a.3.

Dollar amounts in thousands

4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards.....	RCONK180	0	13.a.4.a.
b. Automobile loans.....	RCONK181	0	13.a.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK182	0	13.a.4.c.
5. All other loans and all leases.....	RCONK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks.....	RCONK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions.....	RCONK185	0	13.a.5.b.
c. Other loans.....	RCONK186	0	13.a.5.c.
1. Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above.....	RCONK178	0	13.a.5.c.1.
d. Lease financing receivables.....	RCONK273	0	13.a.5.d.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land.....	RCONK187	0	13.b.1.
2. Farmland.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties.....	RCONK191	0	13.b.5.
6. Not applicable			13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements.....	RCONK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries.....	RCONK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries.....	RCONK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.	RCONL135	NR	15.b.
16. International remittance transfers offered to consumers:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers.....	RCONN517	NR	16.a.1.
2. International ACH transactions.....	RCONN518	NR	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	NR	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	NR	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	NR	16.b.
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....	RCONN522	NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers.....	RCONN523	NR	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	NR	16.d.2.

Dollar amounts in thousands

3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	NR	16.d.3.
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(TE01N528) www.mydiscoverbank.com

(TE02N528) aaa.discoverbank.com

(TE03N528) aaii.discoverbank.com

(TE04N528) nea.discoverbank.com

(TEXT4087) www.discover.com

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....	RCONF172	RCONF174	RCONF176		1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	RCONF175	RCONF177		1.a.2.
b. Secured by farmland.....	RCON3493	RCON3494	RCON3495		1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	RCON5399	RCON5400		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	RCONC237	RCONC229		1.c.2.a.
b. Secured by junior liens.....	RCONC238	RCONC239	RCONC230		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	RCON3500	RCON3501		1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	RCONF180	RCONF182		1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	RCONF181	RCONF183		1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	RCONB835	RCONB836		2.
3. Not applicable					3.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCON1606	RCON1607	RCON1608		
4. Commercial and industrial loans.....	<b>944</b>	<b>978</b>	<b>700</b>		4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	<b>424,845</b>	<b>382,667</b>	<b>187,171</b>		5.a.
b. Automobile loans.....	<b>0</b>	<b>0</b>	<b>0</b>		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	<b>160,786</b>	<b>69,040</b>	<b>6,613</b>		5.c.
6. Loans to foreign governments and official institutions.....	<b>0</b>	<b>0</b>	<b>0</b>		6.
7. All other loans.....	<b>0</b>	<b>0</b>	<b>0</b>		7.
8. Lease financing receivables.....	<b>0</b>	<b>0</b>	<b>0</b>		8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	<b>0</b>	<b>0</b>	<b>0</b>		9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:.....	<b>0</b>	<b>0</b>	<b>0</b>		10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	<b>0</b>	<b>0</b>	<b>0</b>		10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	<b>0</b>	<b>0</b>	<b>0</b>		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:					11.
a. Loans secured by real estate:					11.a.
1. Construction, land development, and other land loans:					11.a.1.
a. 1-4 family residential construction loans.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.1.a.
b. Other construction loans and all land development and other land loans.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.1.b.
2. Secured by farmland.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.2.
3. Secured by 1-4 family residential properties:					11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					11.a.3.b.
1. Secured by first liens.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.3b.1.
2. Secured by junior liens.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.3b.2.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
		RCONK063	RCONK064	RCONK065	
4. Secured by multifamily (5 or more) residential properties.....	0	0	0		11.a.4.
5. Secured by nonfarm nonresidential properties:					11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0		11.a.5.a.
b. Loans secured by other nonfarm nonresidential properties.....	0	0	0		11.a.5.b.
b. Not applicable					11.b.
		RCONK075	RCONK076	RCONK077	
c. Commercial and industrial loans.....	0	0	0		11.c.
d. Loans to individuals for household, family, and other personal expenditures:					11.d.
1. Credit cards.....	0	0	0		11.d.1.
2. Automobile loans.....	0	0	0		11.d.2.
3. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0		11.d.3.
		RCONK078	RCONK079	RCONK080	
		RCONK081	RCONK082	RCONK083	
		RCONK084	RCONK085	RCONK086	
		RCONK087	RCONK088	RCONK089	
e. All other loans and all leases.....	0	0	0		11.e.
1. Loans to depository institutions and acceptances of other banks.....	0	0	0		11.e.1.
2. Loans to foreign governments and official institutions.....	0	0	0		11.e.2.
3. Other loans.....	0	0	0		11.e.3.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....	0	0	0		11.e.3.a.
4. Lease financing receivables.....	0	0	0		11.e.4.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	0	0	0		11.f.
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):					M.1.
a. Construction, land development, and other land loans:					M.1.a.
1. 1-4 family residential construction loans.....	0	0	0		M.1.a.1.
2. Other construction loans and all land development and other land loans.....	0	0	0		M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	0	0	628		M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	0	0	0		M.1.c.



Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
d. Secured by nonfarm nonresidential properties:					M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	RCONK115	RCONK116		M.1.d.1.
	0	0	0		
2. Loans secured by other nonfarm nonresidential properties...	RCONK117	RCONK118	RCONK119		M.1.d.2.
	0	0	0		
e. Commercial and industrial loans.....	RCONK257	RCONK258	RCONK259		M.1.e.
	0	0	0		
1. To U.S. addressees (domicile).....	RCONK120	RCONK121	RCONK122		M.1.e.1.
	0	0	0		
2. To non-U.S. addressees (domicile).....	RCONK123	RCONK124	RCONK125		M.1.e.2.
	0	0	0		
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	RCONK127	RCONK128		M.1.f.
	<b>62,751</b>	<b>45,287</b>	<b>6,213</b>		
1. Loans secured by farmland.....	RCONK130	RCONK131	RCONK132		M.1.f.1.
	0	0	0		
2. Loans to depository institutions and acceptances of other banks.....	RCONK134	RCONK135	RCONK136		M.1.f.2.
	0	0	0		
3. Not applicable					M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:					M.1.f.4.
a. Credit cards.....	RCONK274	RCONK275	RCONK276		M.1.f.4.a.
	<b>50,637</b>	<b>37,985</b>	<b>5,376</b>		
b. Automobile loans.....	RCONK277	RCONK278	RCONK279		M.1.f.4.b.
	0	0	0		
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCONK280	RCONK281	RCONK282		M.1.f.4.c.
	<b>12,114</b>	<b>7,302</b>	<b>837</b>		
5. Loans to foreign governments and official institutions.....	RCONK283	RCONK284	RCONK285		M.1.f.5.
	0	0	0		
6. Other loans.....	RCONK286	RCONK287	RCONK288		M.1.f.6.
	0	0	0		
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above.....	RCONK138	RCONK139	RCONK140		M.1.f.6.a.
	0	0	0		
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCON6558	RCON6559	RCON6560		M.2.
	0	0	0		
3. Not available					M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCON1248	RCON1249	RCON1250		M.3.a.
	0	0	0		
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	RCON5380	RCON5381	RCON5382		M.3.b.
	0	0	0		
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	RCON1254	RCON1255	RCON1256		M.3.c.
	0	0	0		
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	RCONF166	RCONF167	RCONF168		M.3.d.
	0	0	0		

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....		RCON1594	RCON1597	RCON1583	
		0	0	0	M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					
a. Loans and leases held for sale.....		RCONC240	RCONC241	RCONC226	
		0	0	0	M.5.a.
b. Loans measured at fair value:					
1. Fair value.....		RCONF664	RCONF665	RCONF666	
		0	0	0	M.5.b.1.
2. Unpaid principal balance.....		RCONF667	RCONF668	RCONF669	
		0	0	0	M.5.b.2.

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands		(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more		
6. Derivative contracts: Fair value of amounts carried as assets.....		RCON3529	0	RCON3530	0
					M.6.

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands					
7. Additions to nonaccrual assets during the quarter.....		RCONC410	615,946		M.7.
8. Nonaccrual assets sold during the quarter.....		RCONC411	0		M.8.

### Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):					
a. Outstanding balance.....		RCONL183	RCONL184	RCONL185	
		59,770	30,563	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above...		RCONL186	RCONL187	RCONL188	
		57,985	28,937	0	M.9.b.

### Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

Dollar amounts in thousands					
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		RCONF236	48,729,265		1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		RCONF237	0		2.
3. Not applicable					3.
4. Average consolidated total assets for the calendar quarter.....		RCONK652	84,133,430		4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)....		RCONK653	1		4.a.
5. Average tangible equity for the calendar quarter.....		RCONK654	10,023,829		5.

Dollar amounts in thousands

6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	<b>0</b>	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCONG465	<b>16,215</b>	7.a.
b. Over one year through three years.....	RCONG466	<b>749,882</b>	7.b.
c. Over three years through five years.....	RCONG467	<b>3,007,280</b>	7.c.
d. Over five years.....	RCONG468	<b>1,394,169</b>	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCONG469	<b>0</b>	8.a.
b. Over one year through three years.....	RCONG470	<b>0</b>	8.b.
c. Over three years through five years.....	RCONG471	<b>698,214</b>	8.c.
d. Over five years.....	RCONG472	<b>500,000</b>	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	<b>0</b>	9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	<b>NR</b>	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCONK656	<b>No</b>	10.
a. Banker's bank deduction.....	RCONK657	<b>NR</b>	10.a.
b. Banker's bank deduction limit.....	RCONK658	<b>NR</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCONK659	<b>No</b>	11.
a. Custodial bank deduction.....	RCONK660	<b>NR</b>	11.a.
b. Custodial bank deduction limit.....	RCONK661	<b>NR</b>	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF049	<b>38,622,657</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	<b>2401073</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>7,979,543</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>15002</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>1,995,096</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>77091</b>	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>131,969</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>458</b>	M.1.d.2.
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions).....	RCON5597	<b>4,246,512</b>	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545		M.3.a.
b. FDIC Certificate Number.....	RCONA545	<b>0</b>	M.3.b.
4. Not applicable			M.4.
5. Not applicable			M.5.

Dollar amounts in thousands

6. Criticized and classified items:			M.6.
a. Special mention.....	RCONK663	<b>CONF</b>	M.6.a.
b. Substandard.....	RCONK664	<b>CONF</b>	M.6.b.
c. Doubtful.....	RCONK665	<b>CONF</b>	M.6.c.
d. Loss.....	RCONK666	<b>CONF</b>	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCONN025	<b>CONF</b>	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCONN026	<b>CONF</b>	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCONN027	<b>CONF</b>	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCONN028	<b>CONF</b>	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCONN029	<b>CONF</b>	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCONN030	<b>CONF</b>	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:			M.10.
a. Total unfunded commitments.....	RCONK676	<b>0</b>	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCONK677	<b>0</b>	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCONK669	<b>0</b>	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	<b>834,605</b>	M.12.
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCONN177	<b>0</b>	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCONN178	<b>0</b>	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONN179	<b>0</b>	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN180	<b>0</b>	M.13.d.
e. Commercial and industrial loans.....	RCONN181	<b>0</b>	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCONN182	<b>0</b>	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures...	RCONN183	<b>0</b>	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCONM963	<b>0</b>	M.13.h.
14. Amount of the institution's largest counterparty exposure.....	RCONK673	<b>CONF</b>	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCONK674	<b>CONF</b>	M.15.
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCONL189	<b>0</b>	M.16.
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCONL194	<b>NR</b>	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONL195	<b>NR</b>	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCONL196	<b>NR</b>	M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid.....	RCONL197	<b>NR</b>	M.17.d.

### Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unassessable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
Dollar amounts in thousands															
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCONM964	RCONM965	RCONM966	RCONM967	RCONM968	RCONM969	RCONM970	RCONM971	RCONM972	RCONM973	RCONM974	RCONM975	RCONM976	RCONM977	RCONM978
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCONM979	RCONM980	RCONM981	RCONM982	RCONM983	RCONM984	RCONM985	RCONM986	RCONM987	RCONM988	RCONM989	RCONM990	RCONM991	RCONM992	RCONM993
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCONN994	RCONN995	RCONN996	RCONN997	RCONN998	RCONN999	RCONN001	RCONN002	RCONN003	RCONN004	RCONN005	RCONN006	RCONN007	RCONN008	RCONN009
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONN010	RCONN011	RCONN012	RCONN013	RCONN014	RCONN015	RCONN016	RCONN017	RCONN018	RCONN019	RCONN020	RCONN021	RCONN022	RCONN023	RCONN024
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
e. Credit cards.....	RCONN040	RCONN041	RCONN042	RCONN043	RCONN044	RCONN045	RCONN046	RCONN047	RCONN048	RCONN049	RCONN050	RCONN051	RCONN052	RCONN053	RCONN054
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
f. Automobile loans.....	RCONN055	RCONN056	RCONN057	RCONN058	RCONN059	RCONN060	RCONN061	RCONN062	RCONN063	RCONN064	RCONN065	RCONN066	RCONN067	RCONN068	RCONN069
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
g. Student loans.....	RCONN070	RCONN071	RCONN072	RCONN073	RCONN074	RCONN075	RCONN076	RCONN077	RCONN078	RCONN079	RCONN080	RCONN081	RCONN082	RCONN083	RCONN084
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
h. Other consumer loans and revolving credit plans other than credit cards.....	RCONN085	RCONN086	RCONN087	RCONN088	RCONN089	RCONN090	RCONN091	RCONN092	RCONN093	RCONN094	RCONN095	RCONN096	RCONN097	RCONN098	RCONN099
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
i. Consumer leases.....	RCONN100	RCONN101	RCONN102	RCONN103	RCONN104	RCONN105	RCONN106	RCONN107	RCONN108	RCONN109	RCONN110	RCONN111	RCONN112	RCONN113	RCONN114
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
j. Total.....	RCONN115	RCONN116	RCONN117	RCONN118	RCONN119	RCONN120	RCONN121	RCONN122	RCONN123	RCONN124	RCONN125	RCONN126	RCONN127	RCONN128	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	

M8  
M8a  
M8b  
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M8d  
M8e  
M8f  
M8g  
M8h  
M8i

## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	0	1.a.
b. Closed-end junior liens.....	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	0	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	0	2.a.
b. Closed-end junior liens.....	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	0	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	0	3.a.
b. Closed-end junior liens.....	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	0	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	0	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	0	4.a.
b. Closed-end junior liens.....	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	0	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	0	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	0	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	0	6.a.
b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	0	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	0	7.c.



	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCONG521	RCONG522	RCONG523	RCONG524	RCONG525	11.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
12. Subordinated notes and debentures.....	RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	12.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
13. All other liabilities.....	RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	13.
	<b>68,957</b>	<b>0</b>	<b>0</b>	<b>68,957</b>	<b>0</b>	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	14.
	<b>68,957</b>	<b>0</b>	<b>0</b>	<b>68,957</b>	<b>0</b>	
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCONG536	RCONG537	RCONG538	RCONG539	RCONG540	M.1.a.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
b. Nontrading derivative assets.....	RCONG541	RCONG542	RCONG543	RCONG544	RCONG545	M.1.b.
	<b>30,257</b>	<b>0</b>	<b>0</b>	<b>30,257</b>	<b>0</b>	



### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component.....	TEXTG546		M.1.c.1.

**Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG546	RCONG547	RCONG548	RCONG549	RCONG550
2. Amount of component.....	0	0	0	0	0

M.1.c.2.

### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.1.d.
1. Describe component.....	TEXTG551		M.1.d.1.

**Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG551	RCONG552	RCONG553	RCONG554	RCONG555
2. Amount of component.....	0	0	0	0	0

M.1.d.2.

### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.1.e.
1. Describe component.....	TEXTG556		M.1.e.1.

**Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG556	RCONG557	RCONG558	RCONG559	RCONG560
2. Amount of component.....	0	0	0	0	0

M.1.e.2.

### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:

1. Describe component.....

TEXTG561	

M.1.f.

M.1.f.1.

### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCONG561	RCONG562	RCONG563	RCONG564	RCONG565	
2. Amount of component.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):						M.2.
a. Loan commitments (not accounted for as derivatives).....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	M.2.a.
b. Nontrading derivative liabilities.....	<b>68,957</b>	<b>0</b>	<b>0</b>	<b>68,957</b>	<b>0</b>	M.2.b.



### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:		M.2.c.
1. Describe component.....	TEXTG571	M.2.c.1.

**Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG571	RCONG572	RCONG573	RCONG574	RCONG575
2. Amount of component.....	0	0	0	0	0

M.2.c.2.

### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.2.d.
1. Describe component.....	TEXTG576		M.2.d.1.

**Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG576	RCONG577	RCONG578	RCONG579	RCONG580
2. Amount of component.....	0	0	0	0	0

M.2.d.2.

### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.2.e.
1. Describe component.....	TEXTG581		M.2.e.1.

**Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG581	RCONG582	RCONG583	RCONG584	RCONG585
2. Amount of component.....	0	0	0	0	0

M.2.e.2.

### Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component.....	TEXTG586		M.2.f.1.

**Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG586	RCONG587	RCONG588	RCONG589	RCONG590
2. Amount of component.....	0	0	0	0	0

M.2.f.2.



## Schedule RC-R Part I - Regulatory Capital Components and Ratios

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCOAP742	<b>4,588,485</b>	1.
2. Retained earnings.....	RCON3632	<b>5,363,016</b>	2.
3. Accumulated other comprehensive income (AOCI).....	RCOAB530	<b>-25,925</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>1</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCOAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCOAP840	<b>9,925,576</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCOAP841	<b>0</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCOAP842	<b>2,552</b>	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCOAP843	<b>0</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP844	<b>15,185</b>	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	RCOAP845	<b>0</b>	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP846	<b>-41,110</b>	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP847	<b>0</b>	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAP848	<b>0</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCOAP849	<b>NR</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCOAPQ258	<b>0</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	RCOAP850	<b>0</b>	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCOAP851	<b>0</b>	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCOAP852	<b>9,948,949</b>	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP853	<b>0</b>	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP854	<b>0</b>	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCOAP855	<b>0</b>	15.

Dollar amounts in thousands

16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCOAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCOAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCOAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCOAP859	9,948,949	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCOAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCOAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCOAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCOAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCOAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCOAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCOA8274	9,948,949	26.
27. Tier 2 capital instruments plus related surplus.....	RCOAP866	1,058,571	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCOAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCOAP868	0	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCOA5310	918,872	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCOW5310	NR	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCOAQ257	0	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCOAP870	1,977,443	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCOWP870	NR	32.b.
33. LESS: Tier 2 capital deductions.....	RCOAP872	0	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCOA5311	1,977,443	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCOW5311	NR	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCOA3792	11,926,392	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCOW3792	NR	35.b.
36. Average total consolidated assets.....	RCON3368	84,133,430	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).	RCOAP875	2,552	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCOAB596	0	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCOAA224	84,130,878	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCOAA223	72,703,394	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCOWA223	NR	40.b.

### Schedule RC-R Part I - Regulatory Capital Components and Ratios

Dollar amounts in thousands	(Column A) Percentage		(Column B) Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	RCOAP793	<b>13.68%</b>	RCOWP793	<b>NR</b>	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCOA7206	<b>13.68%</b>	RCOW7206	<b>NR</b>	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCOA7205	<b>16.40%</b>	RCOW7205	<b>NR</b>	43.

### Schedule RC-R Part I - Regulatory Capital Components and Ratios

Dollar amounts in thousands			
44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCOA7204	<b>11.83%</b>	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date to be determined)			45.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):			46.
a. Capital conservation buffer			46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer			46.b.
47. Eligible retained income (effective January 1, 2016)			47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)			48.

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCOND957 <b>10,036,127</b>	RCONS396 <b>0</b>	RCOND958 <b>9,237,747</b>				RCOND959 <b>798,380</b>	RCONS397 <b>0</b>	RCOND960 <b>0</b>	RCONS398 <b>0</b>	1.
2. Securities:											2.
a. Held-to-maturity securities.....	RCOND961 <b>123,299</b>	RCONS399 <b>0</b>	RCOND962 <b>73,000</b>				RCOND963 <b>43,241</b>	RCOND964 <b>0</b>	RCOND965 <b>7,058</b>	RCONS400 <b>0</b>	2.a.
b. Available-for-sale securities.....	RCOND966 <b>3,277,909</b>	RCONS402 <b>24,707</b>	RCOND967 <b>1,559,550</b>				RCOND968 <b>1,595,381</b>	RCOND969 <b>0</b>	RCOND970 <b>98,271</b>	RCONS403 <b>0</b>	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold.....	RCOND971 <b>0</b>		RCOND972 <b>0</b>				RCOND973 <b>0</b>	RCONS410 <b>0</b>	RCOND974 <b>0</b>	RCONS411 <b>0</b>	3.a.
b. Securities purchased under agreements to resell.....	RCONH171 <b>0</b>	RCONH172 <b>0</b>									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCONS413 <b>0</b>	RCONS414 <b>0</b>	RCONH173 <b>0</b>				RCONS415 <b>0</b>	RCONS416 <b>0</b>	RCONS417 <b>0</b>		4.a.
b. High volatility commercial real estate exposures.....	RCONS419 <b>0</b>	RCONS420 <b>0</b>	RCONH174 <b>0</b>				RCONH175 <b>0</b>	RCONH176 <b>0</b>	RCONH177 <b>0</b>	RCONS421 <b>0</b>	4.b.
c. Exposures past due 90 days or more or on nonaccrual.....	RCONS423 <b>0</b>	RCONS424 <b>0</b>	RCONS425 <b>0</b>				RCONS426 <b>0</b>	RCONS427 <b>0</b>	RCONS428 <b>0</b>	RCONS429 <b>0</b>	4.c.

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
		RCONS405		RCONS406				RCONH271	RCONH272	
b. Available-for-sale securities.....		0		0				0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCONH273	RCONH274	4.a.
								0	0	
b. High volatility commercial real estate exposures.....								RCONH275	RCONH276	4.b.
								0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual.....								RCONH277	RCONH278	4.c.
								0	0	4.c.



### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCONH279	RCONH280	4.d.
								0	0	
5. Loans and leases, net of unearned income:										5.
a. Residential mortgage exposures.....								RCONH281	RCONH282	5.a.
								0	0	
b. High volatility commercial real estate exposures.....								RCONH283	RCONH284	5.b.
								0	0	
c. Exposures past due 90 days or more or on nonaccrual.....								RCONH285	RCONH286	5.c.
								0	0	
d. All other exposures.....								RCONH287	RCONH288	5.d.
								0	0	
6. LESS: Allowance for loan and lease losses										6.
		RCONH186	RCONH290	RCONH187				RCONH291	RCONH292	
7. Trading assets.....		0	0	0				0	0	7.
		RCONH188	RCONS470	RCONS471				RCONH294	RCONH295	
8. All other assets.....		0	0	0				0	0	8.
a. Separate account bank-owned life insurance.....								RCONH296	RCONH297	8.a.
								0	0	
b. Default fund contributions to central counterparties.....								RCONH298	RCONH299	8.b.
								0	0	

**Schedule RC-R Part II - Risk-Weighted Assets**

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities.....	RCONS475	RCONS476	RCONS477	RCONS478	RCONS479	9.a.
	0	0	0	0	0	
b. Available-for-sale securities.....	RCONS480	RCONS481	RCONS482	RCONS483	RCONS484	9.b.
	0	0	0	0	0	
c. Trading assets.....	RCONS485	RCONS486	RCONS487	RCONS488	RCONS489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures.....	RCONS490	RCONS491	RCONS492	RCONS493	RCONS494	9.d.
	0	0	0	0	0	
10. Off-balance sheet securitization exposures.....	RCONS495	RCONS496	RCONS497	RCONS498	RCONS499	10.
	0	0	0	0	0	

**Schedule RC-R Part II - Risk-Weighted Assets**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
11. Total balance sheet assets.....	RCON2170	RCONS500	RCOND987				RCOND988	RCOND989	RCOND990	RCONS503	11.
	84,284,614	-1,667,499	10,874,473				2,482,610	30,488	71,917,373	647,169	



### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
		RCONS505	RCONS506	RCONS507			RCONS510	RCONH300
11. Total balance sheet assets.....	0	0	0	0			0	0

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
	RCOND991	RCOND992	RCOND993				RCOND994	RCOND995	RCOND996	RCONS511
12. Financial standby letters of credit.....	0	0	0				0	0	0	0
	RCOND997	RCOND998	RCOND999				RCONG603	RCONG604	RCONG605	RCONS512
13. Performance standby letters of credit and transaction-related contingent items.....	0	0	0				0	0	0	0
	RCONG606	RCONG607	RCONG608				RCONG609	RCONG610	RCONG611	RCONS513
14. Commercial and similar letters of credit with an original maturity of one year or less.....	0	0	0				0	0	0	0
	RCONG612	RCONG613	RCONG614				RCONG615	RCONG616	RCONG617	RCONS514
15. Retained recourse on small business obligations sold with recourse.....	0	0	0				0	0	0	0

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
	RCONS515	RCONS516	RCONS517	RCONS518	RCONS519		RCONS520	RCONS521	RCONS522	RCONS523
16. Repo-style transactions.....	0	0	0	0	0		0	0	0	0
	RCONG618	RCONG619	RCONG620				RCONG621	RCONG622	RCONG623	RCONS524
17. All other off-balance sheet liabilities.....	0	0	0				0	0	0	0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
18. Unused commitments:											18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCONS525 <b>463,176</b>	RCONS526 <b>92,635</b>	RCONS527 <b>0</b>				RCONS528 <b>0</b>	RCONS529 <b>0</b>	RCONS530 <b>92,635</b>	RCONS531 <b>0</b>	18.a.
b. Original maturity of one year or less to ABCP conduits											18.b.
c. Original maturity exceeding one year.....	RCONG624 <b>13,675</b>	RCONG625 <b>6,838</b>	RCONG626 <b>0</b>				RCONG627 <b>0</b>	RCONG628 <b>0</b>	RCONG629 <b>6,838</b>	RCONS539 <b>0</b>	18.c.
19. Unconditionally cancelable commitments.....	RCONS540 <b>179,840,729</b>	RCONS541 <b>0</b>									19.
20. Over-the-counter derivatives.....		RCONS542 <b>42,896</b>	RCONS543 <b>0</b>			RCONS544 <b>0</b>	RCONS545 <b>41,717</b>	RCONS546 <b>0</b>	RCONS547 <b>1,179</b>	RCONS548 <b>0</b>	20.
21. Centrally cleared derivatives.....		RCONS549 <b>23,496</b>	RCONS550 <b>0</b>	RCONS551 <b>0</b>	RCONS552 <b>23,496</b>		RCONS554 <b>0</b>	RCONS555 <b>0</b>	RCONS556 <b>0</b>	RCONS557 <b>0</b>	21.
22. Unsettled transactions (failed trades).....	RCONH191 <b>0</b>		RCONH193 <b>0</b>				RCONH194 <b>0</b>	RCONH195 <b>0</b>	RCONH196 <b>0</b>	RCONH197 <b>0</b>	22.

**Schedule RC-R Part II - Risk-Weighted Assets**

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions.....				RCONH301 <b>0</b>	RCONH302 <b>0</b>	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						18.

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....				RCONH303 0	RCONH304 0	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year.....				RCONH307 0	RCONH308 0	18.c.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCONH309 0	RCONH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades).....	RCONH198 0	RCONH199 0	RCONH200 0			22.

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands									
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCONG630 10,874,473	RCONS558 0	RCONS559 23,496	RCONS560 0	RCONG631 2,524,327	RCONG632 30,488	RCONG633 72,018,025	RCONS561 647,169	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCONG634 0	RCONS569 0	RCONS570 940	RCONS571 0	RCONG635 504,865	RCONG636 15,244	RCONG637 72,018,025	RCONS572 970,754	25.

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
Dollar amounts in thousands							
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCONS563	RCONS564	RCONS565	RCONS566	RCONS567	RCONS568
		0	0	0	0	0	0
24. Risk weight factor							
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCONS574	RCONS575	RCONS576	RCONS577	RCONS578	RCONS579
		0	0	0	0	0	0

## Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCONS580	<b>73,509,828</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCONS581	<b>0</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve.....	RCONB704	<b>73,509,828</b>	28.
29. LESS: Excess allowance for loan and lease losses.....	RCONA222	<b>806,434</b>	29.
30. LESS: Allocated transfer risk reserve.....	RCON3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCONG641	<b>72,703,394</b>	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCONG642	<b>30,257</b>	M.1.

## Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

	(Column A) With a remaining maturity of One year or less	(Column B) With a remaining maturity of Over one year through five years	(Column C) With a remaining maturity of Over five years	
2. Notional principal amounts of over-the-counter derivative contracts:				M.2.
a. Interest rate.....	<b>953,992</b>	<b>3,947,159</b>	<b>300,000</b>	M.2.a.
b. Foreign exchange rate and gold.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.b.
c. Credit (investment grade reference asset).....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.c.
d. Credit (non-investment grade reference asset).....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.d.
e. Equity.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.e.
f. Precious metals (except gold).....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.f.
g. Other.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:				M.3.
a. Interest rate.....	<b>0</b>	<b>2,380,000</b>	<b>0</b>	M.3.a.
b. Foreign exchange rate and gold.....	<b>0</b>	<b>0</b>	<b>0</b>	M.3.b.
c. Credit (investment grade reference asset).....	<b>0</b>	<b>0</b>	<b>0</b>	M.3.c.
d. Credit (non-investment grade reference asset).....	<b>0</b>	<b>0</b>	<b>0</b>	M.3.d.
e. Equity.....	<b>0</b>	<b>0</b>	<b>0</b>	M.3.e.
f. Precious metals (except gold).....	<b>0</b>	<b>0</b>	<b>0</b>	M.3.f.

Dollar amounts in thousands				
	<b>(Column A) With a remaining maturity of One year or less</b>	<b>(Column B) With a remaining maturity of Over one year through five years</b>	<b>(Column C) With a remaining maturity of Over five years</b>	
	RCONS621	RCONS622	RCONS623	
g. Other.....	<b>0</b>	<b>0</b>	<b>0</b>	M.3.g.

### Schedule RC-S - Servicing Securitization and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests.....	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399	2.b.
	0	0	0	0	0	0	0	
c. Standby letters of credit and other enhancements.....	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406	2.c.
	0	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739	4.a.
	0	0	0	0	0	0	0	
b. 90 days or more past due.....	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746	4.b.
	0	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	0	0	0	0	0	
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCONB761	RCONB762			RCONB763		6.a.
		0	0			0		





## Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCONA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCONB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	0	M.2.b.
c. Other financial assets (includes home equity lines).....	RCONA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCONF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCONB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCONC407	0	M.4.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	No	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCONB867	No	3.

## Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar amounts in thousands					
4. Personal trust and agency accounts.....	RCONB868	RCONB869	RCONB870	RCONB871	4.
	NR	NR	NR	NR	
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCONB872	RCONB873	RCONB874	RCONB875	5.a.
	NR	NR	NR	NR	
b. Employee benefit - defined benefit.....	RCONB876	RCONB877	RCONB878	RCONB879	5.b.
	NR	NR	NR	NR	
c. Other employee benefit and retirement-related accounts.....	RCONB880	RCONB881	RCONB882	RCONB883	5.c.
	NR	NR	NR	NR	
6. Corporate trust and agency accounts.....	RCONB884	RCONB885	RCONC001	RCONC002	6.
	NR	NR	NR	NR	
7. Investment management and investment advisory agency accounts.....	RCONB886	RCONJ253	RCONB888	RCONJ254	7.
	NR	NR	NR	NR	
8. Foundation and endowment trust and agency accounts.....	RCONJ255	RCONJ256	RCONJ257	RCONJ258	8.
	NR	NR	NR	NR	
9. Other fiduciary accounts.....	RCONB890	RCONB891	RCONB892	RCONB893	9.
	NR	NR	NR	NR	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCONB894	RCONB895	RCONB896	RCONB897	10.
	NR	NR	NR	NR	
11. Custody and safekeeping accounts.....		RCONB898		RCONB899	11.
		NR		NR	
12. Not applicable					12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCONJ259	RCONJ260	RCONJ261	RCONJ262	13.
	NR	NR	NR	NR	

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	<b>NR</b>	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	<b>NR</b>	15.a.
b. Employee benefit - defined benefit.....	RIADB906	<b>NR</b>	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	<b>NR</b>	15.c.
16. Corporate trust and agency accounts.....	RIADA479	<b>NR</b>	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	<b>NR</b>	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	<b>NR</b>	18.
19. Other fiduciary accounts.....	RIADA480	<b>NR</b>	19.
20. Custody and safekeeping accounts.....	RIADB909	<b>NR</b>	20.
21. Other fiduciary and related services income.....	RIADB910	<b>NR</b>	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	<b>0</b>	22.
23. Less: Expenses.....	RIADC058	<b>NR</b>	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	<b>NR</b>	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	<b>NR</b>	25.
26. Net fiduciary and related services income.....	RIADA491	<b>NR</b>	26.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
a. Noninterest-bearing deposits.....	RCONJ263	RCONJ264	RCONJ265	M.1.a.
b. Interest-bearing deposits.....	RCONJ266	RCONJ267	RCONJ268	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONJ269	RCONJ270	RCONJ271	M.1.c.
d. State, county, and municipal obligations.....	RCONJ272	RCONJ273	RCONJ274	M.1.d.
e. Money market mutual funds.....	RCONJ275	RCONJ276	RCONJ277	M.1.e.
f. Equity mutual funds.....	RCONJ278	RCONJ279	RCONJ280	M.1.f.
g. Other mutual funds.....	RCONJ281	RCONJ282	RCONJ283	M.1.g.
h. Common trust funds and collective investment funds.....	RCONJ284	RCONJ285	RCONJ286	M.1.h.
i. Other short-term obligations.....	RCONJ287	RCONJ288	RCONJ289	M.1.i.
j. Other notes and bonds.....	RCONJ290	RCONJ291	RCONJ292	M.1.j.

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
k. Investments in unregistered funds and private equity investments.....	RCONJ293 NR	RCONJ294 NR	RCONJ295 NR	M.1.k.
l. Other common and preferred stocks.....	RCONJ296 NR	RCONJ297 NR	RCONJ298 NR	M.1.l.
m. Real estate mortgages.....	RCONJ299 NR	RCONJ300 NR	RCONJ301 NR	M.1.m.
n. Real estate.....	RCONJ302 NR	RCONJ303 NR	RCONJ304 NR	M.1.n.
o. Miscellaneous assets.....	RCONJ305 NR	RCONJ306 NR	RCONJ307 NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCONJ308 NR	RCONJ309 NR	RCONJ310 NR	M.1.p.

### Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	NR	RCONJ312	NR	M.1.q.

### Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					M.2.
a. Corporate and municipal trusteeships.....	RCONB927	NR	RCONB928	NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default....	RCONJ313	NR	RCONJ314	NR	M2a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	NR			M.2.b.

### Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					M.3.
a. Domestic equity.....	RCONB931	NR	RCONB932	NR	M.3.a.
b. International/Global equity.....	RCONB933	NR	RCONB934	NR	M.3.b.
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR	M.3.c.
d. Taxable bond.....	RCONB937	NR	RCONB938	NR	M.3.d.
e. Municipal bond.....	RCONB939	NR	RCONB940	NR	M.3.e.
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR	M.3.f.
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	NR	RCONB946	NR	M.3.h.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries
4. Fiduciary settlements, surcharges, and other losses:				
		RIADB947	RIADB948	RIADB949
a. Personal trust and agency accounts.....		NR	NR	NR
b. Employee benefit and retirement-related trust and agency accounts.....		NR	NR	NR
c. Investment management agency accounts.....		NR	NR	NR
d. Other fiduciary accounts and related services.....		NR	NR	NR
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....		NR	NR	NR

## Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:				
		RCONJ981	RCONJ982	RCONJ983
a. Cash and balances due from depository institutions.....		0	0	0
b. Held-to-maturity securities.....		0	0	0
c. Available-for-sale securities.....		98,271	0	0
d. Securities purchased under agreements to resell.....		0	0	0
e. Loans and leases held for sale.....		0	0	0
f. Loans and leases, net of unearned income.....		29,979,722	0	0
g. Less: Allowance for loan and lease losses.....		776,676	0	0
h. Trading assets (other than derivatives).....		0	0	0
i. Derivative trading assets.....		0	0	0
j. Other real estate owned.....		0	0	0
k. Other assets.....		5	0	0
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:				
		RCONK015	RCONK016	RCONK017
a. Securities sold under agreements to repurchase.....		0	0	0

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
		RCONK018	RCONK019	RCONK020	
b. Derivative trading liabilities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.b.
		RCONK021	RCONK022	RCONK023	
c. Commercial paper.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.c.
		RCONK024	RCONK025	RCONK026	
d. Other borrowed money (exclude commercial paper).....	<b>15,864,890</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.d.
		RCONK027	RCONK028	RCONK029	
e. Other liabilities.....	<b>11,048</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	<b>33,742</b>	<b>0</b>	<b>0</b>	<b>0</b>	3.
		RCONK030	RCONK031	RCONK032	
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	4.
		RCONK033	RCONK034	RCONK035	

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b. Frequency of Reporting				1.b.
c. Differences in Detail of Reports				1.c.
d. Shifts in Reporting Status				1.d.
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3. Preparation of the Reports				3.
4. Signatures				4.
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b. Director Attestation				4.b.
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11. Release of Individual Bank Reports				11.
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13. Accrual Basis Reporting				13.
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